



# EMPLOYER

California Public Employees' Retirement System

# NEWS

## Additional Retirement Service Credit

A new State law became effective January 1, 2004, that allows all State, school and public agency members with at least five years of earned service credit the opportunity to purchase up to five years of Additional Retirement Service Credit. No requirement exists for an agency to amend their contract with CalPERS in order to provide this new service credit type. CalPERS adopted changes to the internal processes in order to meet the demands of this new service credit type, due to the unique structure and the enormous group of interested and eligible members.

The cost to purchase this service credit will be based on the present value calculation method using the current actuarial formulas. This means the employee pays the full cost of the benefit they receive in their retirement pension. The CalPERS Board of Administration approved the costing method used for several other service credit purchase types since the mid-1980s. The costing method is the most effective and acceptable costing method to make the additional service credit cost neutral for employers.

CalPERS implemented a new procedure for members to request cost information for Additional Retirement Service Credit to inform them of the costs and the impacts on their retirement account.

- **Service Credit Cost Estimate**  
Prior to requesting cost information, members run their own cost calculation using a calculator or an excel spreadsheet available through the CalPERS Web site. After using the calculator or spreadsheet, members print out the cost information.
- **Retirement Planning Calculator**  
CalPERS highly recommends that members use the online Retirement Planning Calculator. It allows an opportunity to examine the impact of the additional service credit on estimated retirement benefits and determine whether the purchase would be beneficial.
- **Financial Planning Center**  
Members may also want to examine their overall financial plan as well. For many interested members, this purchase may

### Get Your News FASTER!

#### **Sign-up for CalPERS Broadcast Message Service!**

CalPERS provides employer-related information directly to you via email with our Broadcast Message Service.

Recent information sent out to subscribers includes:

- CalPERS Board of Administration decisions
- The new CalPERS Web site announcement
- Web site access enhancements

**Be sure to look at page 3 for more information!**

## Retirement Service— Continued from page 1

require long-term planning or a strategy to incorporate it into their retirement plan. CalPERS offers financial planning seminars throughout the State to assist members in understanding retirement and financial planning. Seminar schedules, registration information, and a link to the “Online Financial Planning Center” are all available on the CalPERS Web site at: **[www.calpers.ca.gov](http://www.calpers.ca.gov)**. The seminars provide general information to assist as many members as possible — regardless of age. The “Online Financial Planning Center” maintains several tools for members to use including: financial planning courses, personal financial planning reports, and financial advisor contact information.

### • Service Credit Request Form

Once members determine the time is right, they file a request with CalPERS for formal cost information. CalPERS requires members to submit a printout of their cost calculation. This request form is also available on the CalPERS Web site.

As with other types of CalPERS service credit purchases, several payment options exist, and members need to carefully consider how each of the various payment options might fit into their retirement and financial plans. This includes a consideration of the “Pre Tax Payroll Deduction Plan”. The “Plan” is available to active employees of State agencies. Employees of public agencies and schools may choose it only if their respective employer participates. A school or public agency not currently a participant in the “Plan” can file a resolution with CalPERS. For more information on participating, refer to your ***CalPERS Procedure Manual*** (pgs 3.26 & 3.27).

Please note, public agency members performing a calculation of Additional Retirement Service Credit on the Web site also need to input information about the optional benefits you provide. Since some employees may not be precisely aware of their contracted benefits, you can further assist them by providing the following information:

- Retirement formula (e.g., 2% at 55, 2.7% at 55, etc.)
- Retirement COLA percentage (2%, 3%, 4%, or 5%)
- Formula Type (‘modified’ or ‘full’ contributions reported to CalPERS)
- Final Compensation Period (1 or 3 years)
- Post Retirement Survivor Allowance (contracted benefit ‘yes’ or ‘no’)

Refer to the “Service Credit Purchase Options” section in the CalPERS Web site for the most up-to-date information and online tools regarding Additional Retirement Service Credit.

## EMPLOYER N E W S

***CalPERS Employer News*** is published quarterly by the Actuarial and Employer Services Division of the California Public Employees’ Retirement System. The purpose of this publication is to keep employers informed about CalPERS.

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## School Advisory Committee

SHARING IDEAS, CONCERNS AND RESOLVING ISSUES — that’s the goal of the **School Employer Advisory Committee**.

CalPERS has been hosting the School Employer Advisory Committee meetings since 1996. Attend the meetings to discuss any issues you may have or come and learn about the latest developments in the Legislature. We’re here to work with you, share information and resolve any problems together. The meetings are held at the CalPERS Lincoln Plaza Building, 400 P Street, Sacramento, noon to 2:30 p.m. Below is the

schedule for the remainder of the year:

April 28, Wednesday, Rooms 1170/1180

June 30, Wednesday, Rooms 1170/1180

August 25, Wednesday, Rooms 1170/1180

October 21, Thursday, Rooms 1170/1180

December, Wednesday, Rooms 1170/1180

If you would like to be added to the mailing list to receive agenda items and/or minutes via email, please contact Ann Music at 916-326-3697, or by email:

[Ann\\_Music@CalPERS.ca.gov](mailto:Ann_Music@CalPERS.ca.gov).

# Get Your News **FASTER!**

## Sign-up for CalPERS Broadcast Message Service!

**CalPERS provides employer-related information directly to you via email with our Broadcast Message Service.**

By becoming a subscriber you can receive information on:

- CalPERS Board of Administration decisions
- CalPERS Web site announcements
- And MORE

**“Thank you for  
finding a great  
way to communicate  
issues to us!”**

## Responses from subscribers confirm this is an excellent method for receiving news quicker!

As a result, we are expanding the service to include several types of notifications, which will include a message advising you of the latest *Employer News* release.

You should be aware that in an effort to reduce costs, the *Employer News* will be offered as an ONLINE ONLY publication via **[www.calpers.ca.gov](http://www.calpers.ca.gov)** in the very near future.

Therefore, to be notified when the next edition is published on our Web site, you need to be part of the Broadcast Message Service.

### **SO DON'T DELAY!**

**SIGN UP NOW, and begin receiving information right away!**

**To be added to the Broadcast Message Service, email your Name, Organization, Title, Fax number, and most importantly email address to:**

***[Employer\\_Services@CalPERS.ca.gov](mailto:Employer_Services@CalPERS.ca.gov)***

If you have any questions or comments regarding the Broadcast Message service, please email the above address or contact the Employer Contact Center at **(888) CalPERS (225-7377)**.

The *Employer News* is already available online. To access the publication, all you have to do is visit our Web site at: **[www.calpers.ca.gov](http://www.calpers.ca.gov)** and follow the links to Employer Forms and Publications Directory. You will see the latest edition and the previous three issues.

## CalPERS Health Benefits Branch Reorganized To Reach New Strategic Goals

Last spring, the CalPERS Board adopted a long-term plan to restrain soaring health care costs and provide more access, benefit options, quality, and stability of service to employers and members.

In the ensuing months, the CalPERS Health Benefits Branch developed more than a dozen initiatives to reach those objectives outlined in the long-term plan, which included the formation of advisory panels of employer, employee, retiree, and association representatives from State and public agency constituencies.

Separate advisory groups for contracting public agencies and State CalPERS members recently developed flexible benefit design options and gave vital feedback to staff on other ventures under the Strategic Plan for Health.

Proposals included strategies to expand disease management programs, to improve the efficiency

of pharmacy expenditures, to hold hospitals accountable for cost and quality, and to develop flexible benefit models for public agencies.

Experts and constituent representatives formed a third advisory group that explored ways to improve health care for members in rural areas not served by health maintenance organizations (HMOs).

### **The Health Benefits Branch New Leadership**

The Health Benefits Branch moved forward in the intervening time with a greater emphasis than before on policy development and the use of information resources to deliver “more bang” for the Program’s expenditures, estimated at \$4 billion in 2004. Jarvio Grevious, Assistant Executive Officer of the Health Benefits Branch, formed new offices and brought in new staff whose skills matched the Branch’s mission to implement the new direction.

We believe that these personnel assignments reflected in the restructure make the best use of our existing and newly appointed staff. These experienced new leaders are superbly equipped to help us develop strategic initiatives to restrain health care costs, improve the quality of care, provide more choice for employers and members, and ensure stability,” Mr. Grevious stated.

Terri Westbrook, former Benefits Division Administrator for the State Department of Personnel Administration, now oversees the new CalPERS Office of Health Policy and Plan Administration which includes the offices of Health Policy Development, HMO Contracts and Compliance, and Self-Funded Health Plans — PERSCare and PERS Choice.

Sandra Felderstein became Chief of the new Office of Decision and Program Support Services having held a similar research



*Jarvio Grevious,  
Assistant Executive Officer*



*Terri Westbrook,  
Office of Health Policy and  
Plan Administration*



*Sandra Felderstein,  
Chief of the new Office  
of Decision and Program  
Support Services*

oversight position for the State Department of General Services. The office consolidated health care cost and utilization research, operations services, and member information systems into a centralized, full-service health information analysis operation. The office provides the CalPERS Board with information and analysis necessary to keep costs down in annual premium negotiations with health plans and to evaluate ways to deliver more value in pharmaceutical spending by using a new data warehouse — Health Care Decision Support System.

Curtis Howard heads the Office of Employer and Member Health Services. He oversees day-to-day operational enrollment and eligibility tasks, as well as member issues and appeals. The office's Public Agency and Schools section also is stepping up efforts to retain and sign up local agencies and school districts. Mr. Howard left the State Department of Social Services

where he was Assistant Deputy Director for its Children and Family Services Division.

Richard Krolak is the Chief of CalPERS Office of Long-Term Care, a self-funded program offering benefits and services that will be aligned with other Health Benefit programs. Prior to accepting the position, Mr. Krolak was the Chief Operating Officer for the California Dental Association.

#### **CalPERS Board Assesses Costs, Quality Issues**

The CalPERS Board continues to focus on key factors that have sent premiums skyward in recent years. The Board met with pharmaceutical industry experts in November for a workshop on how the marketplace works and to discuss possible ways to curb trends, including on-going ventures with other big purchasers to develop a preferred list of the most cost-effective generic drugs.

In December, Board members heard from health plans on their strategies to care for members with chronic conditions like asthma and heart disease, which account for most of the Health Program's total cost. The following month the Board explored strategies to improve hospital services and rein in prices, which are the single biggest cost driver in the Health Program.

Health staff "closed ranks" with Blue Shield, CalPERS biggest HMO partner to remove from our network those hospitals unable to justify higher-than-average costs. CalPERS intends to cut hospital costs and the premiums that reflect them and to make our purchasing pool more attractive to public agencies. Rather than accept all-or-nothing contracts with large hospital chains, CalPERS is attempting to eliminate hospitals that cannot justify their prices on a case-by-case basis.

"The message we've given them (the hospitals) is we can't afford hospitals that are out of line with the statewide average," said Loren Suter, CalPERS Deputy Executive Officer, Benefits Administration. "It will be hospital by hospital, and those out of line will not be part of the network unless they are the sole provider in the area," Mr. Suter stated.



*Curtis Howard,  
Office of Employer and  
Member Health Services*



*Richard Krolak,  
Chief of CalPERS Office  
of Long-Term Care*



## CalPERS Member Home Loan Program

Thousands of Californians purchase new homes or refinance their existing one every year. They move to new areas, expand their family, consolidate debt, make home improvements, shorten their loan term, and even lower their monthly payments. Yet less than 10 percent of CalPERS members take advantage of the valuable benefits in a mortgage loan program designed specifically for them — the CalPERS Member Home Loan Program.

Now is an excellent time to remind your employees about the advantages of the CalPERS Member Home Loan Program. Together with an Agency Liaison, you can deliver Program information, answer questions, and help your employees make informed decisions about one of the most important choices they will make in life. Your Agency Liaison is a direct point of contact for a variety of services, which includes member workshops at your office or a convenient offsite location.

Why wait? Call today at **(800) 874-7377** and schedule any of the following services for FREE:

### Home Loan Workshop

A 30- to 60-minute slide presentation conveniently held at a place of business, and customized to the time available. At the presentation, members review all the aspects of the CalPERS loan and compare it to other mortgage loans. A question and answer format is included, along with referrals to participant lenders, real estate assistance programs, and other service providers.

### Employee

#### Benefit/Health Fair

Your Agency Liaison can attend employee benefits and/or health fairs, during open enrollment or anytime of the year. With a representative present to answer questions and distribute materials, your employees will receive valuable information on Program benefits.

#### Information Table

Agency Liaisons provide fliers, brochures and referrals at an information table. You can have them setup a table in your lunchroom, during shift changes, or outside conference rooms to gain the attention of your employees.

#### Association/Union Meeting or Event

Does your agency have annual, monthly or even weekly meetings? What a great opportunity to have an Agency Liaison explain the benefits of the Program and get members started today.

#### Paycheck Stuffers

These eye-catching inserts, pre-printed from the CalPERS Member Home Loan Program, can be provided to your agency for distribution upon request at no charge to you. The stuffer highlights the key benefits of the Program and provides a toll-free number for members wanting additional information or a referral to participating lenders.

#### Flyers & Posters

Agency Liaisons can distribute 11 x 17 inch "Achieving Your Dream" posters to place on bulletin boards or in lunchrooms. Letter-size flyers available for distribution

quickly reference the key program benefits, accompanied by an acrylic display stand for easy placement on tables or countertops. Any of these materials can be provided to you upon request and at no charge.

### The CalPERS Member Home Loan Program offers:

- Competitive Interest Rates
- FREE 60-day Interest Rate Locks with Two FREE Float Down Opportunities
- Controlled Closing Costs
- 100% Financing Option<sup>1</sup>
- Jumbo Loans (mortgage loans for up to \$1,334,800)
- Reduced Mortgage Insurance, Title & Escrow Fees<sup>1</sup>
- SMARTMOVE Personalized Real Estate Assistance with a Cash Rebate<sup>1</sup>

The CalPERS Member Home Loan Program also provides peace-of-mind for home buyers. All fees and discounts on every CalPERS mortgage loan are reviewed and verified by dedicated CitiMortgage (Program Manager) staff to ensure that they were calculated and applied appropriately by the participating lenders.

If you are a benefits administrator interested in getting the word out to members, get connected with your Agency Liaison, your personal resource for the CalPERS Member Home Loan Program.

Call today! **(800) 874-7377**.

<sup>1</sup> Certain restrictions apply. Call for details.

## Employer Tools Update

Coming your way — The 2004 *CalPERS Procedures Manual* and *CalPERS State Handbook* updates! CalPERS continues the compilation process of updates to the popular and frequently used *Procedures Manual* (for public agencies, schools and State agricultural districts) and the *State Handbook* (for State agencies, departments, and the California State University and College System). Early summer 2004 marks the update distribution period. The 2004 update mimics 2003 by pages printed on colored paper to help differentiate from the *Procedures Manual*, originally printed and distributed in April 2002, and the *State Handbook*, originally printed and distributed in July of 2002. Both updates include detailed instructions.

The *Procedures Manual* and the *State Handbook* act as living documents with revisions issued annually. Please complete and mail the Handbook or Manual Coordinator card (located at the back of your manual or handbook) to change the number of copies distributed to your agency or change the designated Handbook or Manual Coordinator. Also, to update your information contact the Employer Contact Center at **(888) CalPERS (225-7377)**. Note: School district employers need to contact their County Offices of Education for additional copies of the *CalPERS Procedures Manual*.

CalPERS continues to improve existing employer resources by keeping up with technological advances to ensure we are meeting your needs.

In the near future the *Procedures Manual* will be available online for easy access to information. Currently, the *State Handbook* is available online for State agencies and CSU campuses. Visit the CalPERS Web site at **[www.calpers.ca.gov](http://www.calpers.ca.gov)** for more information.

These tools assist public agency, school, and State employers in maneuvering through the CalPERS processes, as well as answer some “typical” questions like, “Should my agency bring a newly elected official into CalPERS membership?”, or “What State account code would I use for a librarian employed by a State Correctional facility?”

Topics covered in the publications include:

- Available optional contract benefits
- Amending a public agency contract
- Employer reporting (membership and payroll)
- Interpreting State Account Codes, and
- Your role in the retirement process.

CalPERS offers online services for public agencies such as payroll reporting, membership transactions, and health billing via the Automated Communications System (ACES) and the Electronic Funds Transfer (EFT). Both easily set up through the CalPERS Web site by access code.



### Reminder to All Contracting Public Agencies

Contact CalPERS immediately in order to minimize any potential impact on your employees' benefits, if you plan to:

- reorganize
- cease to exist
- inactivate (have no active employees)

Call the CalPERS Employer Contact Center at **(888) CalPERS (225-7377)** or send a written notification to:

**California Public Employees' Retirement System  
Actuarial and Employer Services Division  
P.O. Box 942709  
Sacramento, CA 94229-2709**

For more information on reorganization, termination or inactive status please visit the CalPERS Web site at **[www.calpers.ca.gov](http://www.calpers.ca.gov)**.

## CalPERS 457 Program — A Trustworthy Supplement to Retirement

As a CalPERS employer, you already participate in one of the most secure retirement systems in the world. Upon qualification, your employees earn service credit in a pension plan that guarantees a retirement allowance for the rest of their lives. This assures your employees a secure financial base when they decide to retire from public employment.



CalPERS offers another plan — the CalPERS 457 Program. The Program gives your employees the means to build even greater financial wealth for their retirement, if you choose to offer it.

Most public employers offer one, two, and even more deferred compensation plans or tax-sheltered annuities through insurance companies and private vendors.

### Why choose the CalPERS 457 Program?

#### What makes it better than the rest?

First and foremost — TRUST. The CalPERS 457 Program is a public retirement trust with all assets held in the California Public Employees' Deferred Compensation Fund. The Program exists exclusively for California public employees and operates with their best interests in mind — it is not a mutual fund company, insurance company, or private vendor. We do not turn a profit for corporate shareholders, cross-sell other financial products, have spin-off subsidiaries or affiliate profit centers. In addition, trade associations or consultants receive no compensation to endorse our program. The CalPERS 457 Program's sole purpose is to deliver supplemental retirement benefits to public employees.

Trust involves more than just a good feeling. It is based on a body of law that imposes specific obligations. First is the duty to diversify the plan's investments and defray the plan's expenses at reasonable cost. Next is the duty to apply the care, skill, prudence and diligence of an expert in all matters connected with the plan. As the trustee of the CalPERS 457

Program, CalPERS takes fiduciary responsibility off your shoulders.

#### Diversified investment delivered

Studies consistently show that diversified investments and low cost are the two greatest factors responsible for long-term investment success. The CalPERS 457 Program provides institutional investments diversified across a range of asset classes according to principles of modern portfolio theory. Diversified investments promote long-term performance suited to retirement savings and better fidelity to the investment objectives of each fund. Because of the economies of scale as a large public retirement plan, CalPERS offers these investments at very low cost. Diversified institutional investments delivered at low cost reinforce distinct advantages the CalPERS 457 Program brings to California public employees.

The CalPERS 457 Program is available to all public employers in California. This includes all California counties, cities, special districts and school districts, regardless of the pension plan to which their employees belong.

Adoption consists of a simple process and at no cost to employers. Contact CalPERS at **(800) 696-3907**, for more information.





## Automated Communication Exchange System (ACES) Updates

For optimum performance with ACES, upgrade your Internet browser to either Internet Explorer 6.0 or Netscape 7.0.

ACES is the most efficient method to send your health, membership, and payroll transactions to CalPERS. For information, visit the CalPERS Web site at: **[www.calpers.ca.gov](http://www.calpers.ca.gov)**.

CalPERS staff will provide ACES Internet Forms training in the near future:

**San Diego** – May

**Sacramento** – June

The training invitation is available on our Web site and includes course descriptions, dates, times, and locations, plus the registration form and User Security Agreement (AESD-43).

### **Important Reminder for Account Administrators**

You must keep a signed copy of User Security Agreements (AESD-43) on file for each additional Account Administrator and other ACES users at your agency. In case of a CalPERS audit, you may be requested to provide security documents for review. If you add a new *primary* Account Administrator,

you must fax a copy of the new primary Account Administrator's security agreement to CalPERS, Attention: ACES, at (916) 326-3005.

Questions? Call the Employer Contact Center (ERCC) at **(888) CalPERS (225-7377)**.



## CalPERS Staff Assists You with Payroll Reporting Needs

*Has your agency recently hired new payroll processing staff?*

*Does your agency have complex payroll reporting issues which need resolution as soon as possible?*

If you answered "yes" to either question, let us know!

### **Schedule a Payroll Meeting:**

CalPERS will schedule a meeting with your payroll staff to assist with payroll reporting needs. The meeting includes a complete overview of the CalPERS payroll process for new staff, or a "refresher" for staff who desire to enhance their knowledge of the CalPERS payroll reporting system.

### **Payroll Reporting:**

The Automated Communication Exchange System (ACES) remains the most efficient way to submit your payroll file to CalPERS.

Schedule a meeting with CalPERS staff to get you on your way to using ACES for all your CalPERS reporting needs. ACES saves you time, money, and improves the accuracy of the data!

### **Contact us NOW:**

Call the Employer Contact Center (ERCC) toll free at **(888) CalPERS (225-7377)** to schedule a one-on-one meeting at your facility. The payroll report you submit to CalPERS each pay period directly impacts your employees' future retirement benefits. Work directly with CalPERS staff to ensure your employees' future retirement benefits will be correct and timely.

## Events of Interest – April through June 2004

Date		Event	Location
April	16	Finance Committee Performance & Compensation Committee	CalPERS, Auditorium, Sacramento
	19	Investment Committee	CalPERS, Auditorium, Sacramento
	20	Benefits and Program Administration Committee Health Benefits Committee	CalPERS, Auditorium, Sacramento
	21	Board of Administration	CalPERS, Auditorium, Sacramento
	28	School Employer Advisory Committee	CalPERS, Rooms 1170/1180
May	14	Finance Committee Performance & Compensation Committee	CalPERS, Auditorium, Sacramento
	17	Investment Committee	CalPERS, Auditorium, Sacramento
	18	Benefits and Program Administration Committee Health Benefits Committee	CalPERS, Auditorium, Sacramento
	19	Board of Administration	CalPERS, Auditorium, Sacramento
	31	Holiday — Memorial Day, State Offices Closed	
June	11	Finance Committee Performance & Compensation Committee	CalPERS, Auditorium, Sacramento
	14	Investment Committee	CalPERS, Auditorium, Sacramento
	15	Benefits and Program Administration Committee Health Benefits Committee	CalPERS, Auditorium, Sacramento
	16	Board of Administration	CalPERS, Auditorium, Sacramento
	30	School Employer Advisory Committee	CalPERS, Rooms 1170/1180
<i>Note: Meeting times are announced, when they become available, through Circular Letters and on our Web site. Meetings are subject to change.</i>			
<i>CalPERS: 400 P Street, Sacramento</i>			

## Celebrate Public Employees' Retirement Planning Month in May

CalPERS launches the fourth annual Retirement Planning Month in May 2004 to encourage members to evaluate current retirement savings plans and determine whether a supplemental program is necessary to meet their future retirement needs.



The Retirement Planning Month campaign encourages CalPERS members to begin thinking about retirement goals. The events afford an opportunity to gain information necessary to develop successfully a road map to retirement. "This is a great opportunity for all CalPERS members to stop and look at their retirement future", said Kathie Vaughn, Chief of CalPERS Member Services Division. "We are planning open houses at each of our Regional Offices throughout the State and Saturday events in Redding, Santa Barbara and Eureka."

Events will be held in the afternoon with some in the evening so those members unable to take time off from work have an opportunity to attend.

For more information please visit the CalPERS Web site at: [www.calpers.ca.gov](http://www.calpers.ca.gov).

### CalPERS Regional Offices

#### Mountain View

May 5 2–6 p.m.

650 Castro Street, 1st Floor, Room 105

#### Glendale

May 6 12–4 p.m.

655 N. Central Avenue, Suite 1400

#### Orange

May 11 12–4 p.m.

500 N. State College Boulevard, Suite 750

#### San Bernardino

May 12 2–6 p.m.

650 East Hospitality Lane, Suite 330-A

#### San Diego

May 13 2:30–6 p.m.

7676 Hazard Center Drive, 3rd Floor, Room B

#### Fresno

May 21 2–6 p.m.

10 River Park Place East, Suite 230

#### Sacramento

May 26 2–6 p.m.

2750 Gateway Oaks, Room 140

#### San Francisco

May 27 2–6:30 p.m.

301 Howard Street, Suite 2020

### Other Locations

#### Redding

May 3 3:30–6:30 p.m.

Redding School District Office Board Room  
5885 East Bonnyview Road

#### Eureka

May 4 4–7 p.m.

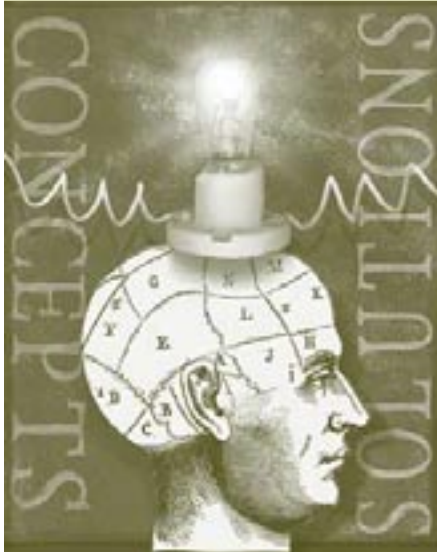
Eureka High School Cafeteria, 1915 J Street

#### Santa Barbara

May 10 3:30–6:30 p.m.

Santa Barbara County  
Office of Education Auditorium  
4400 Cathedral Oaks Road





# SAVE THESE DATES!

**October 25–27, 2004**

***Look for registration  
materials mailed  
August 2004!***

**Hilton Anaheim  
777 Convention Way  
Anaheim, CA 92802  
(800) 222-9923**

***[www.CalPERS.ca.gov](http://www.CalPERS.ca.gov)  
(916) 658-1264***

Plans are being finalized for this year's Employer Educational Forum to be held on October 25–27, 2004 at the Hilton Anaheim. This event gives you the opportunity to meet and visit with CalPERS executive staff and board members in an informal setting. Virtually all CalPERS programs and offices are represented at the training — what a perfect opportunity to get all your questions answered in one place! Back by popular demand, one-on-one meetings with your CalPERS actuary.

You may visit the CalPERS Web site for the latest employer training information. Registration packages will be available soon. If you have not attended this event before and would like to be placed on our direct mailing list, please call the Information Hotline at (916) 658-1264 or send an email to ***[calpers\\_conference@calpers.ca.gov](mailto:calpers_conference@calpers.ca.gov)***.



**California Public Employees' Retirement System  
Actuarial and Employer Services Division  
P.O. Box 942709  
Sacramento, CA 94229-2709**

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